


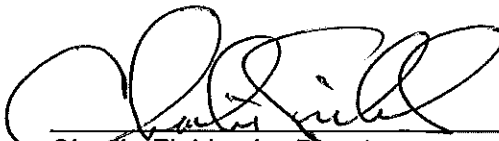
PROGRAM RECORDS RETENTION AND DISPOSITION SCHEDULE AMENDMENT

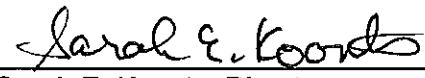
**DEPARTMENT OF COMMERCE  
OFFICE OF THE COMMISSIONER OF BANKS  
NON-DEPOSITORY INSTITUTIONS DIVISION  
CONSUMER INDUSTRIES SECTION**

Amend the program records retention and disposition schedule approved November 9, 2009, by adding the new item 50153 as shown on the included schedule. No other items on this schedule have been amended, added, or removed.


**APPROVAL RECOMMENDED**

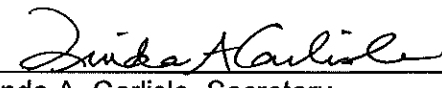
  
\_\_\_\_\_  
Jeff Wall, Chief Records Officer and Director  
Department of Commerce

  
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Charlie Fields, Jr., Director  
Non-Depository Institutions

  
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Sarah E. Koonts, Director  
Division of Archives and Records

**APPROVED**

  
\_\_\_\_\_  
Ray Grace, Acting Commissioner of Banks  
Office of the Commissioner of Banks

  
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Linda A. Carlisle, Secretary  
Department of Cultural Resources

July 10, 2012

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**DEPARTMENT OF COMMERCE  
OFFICE OF THE COMMISSIONER OF BANKS  
NON-DEPOSITORY INSTITUTIONS DIVISION  
CONSUMER INDUSTRIES SECTION**

**ITEM 341. CONSUMER INDUSTRIES COMPANIES OUT-OF-BUSINESS FILE.**

Records concerning consumer finance, check-cashing, refund anticipation loan facilitators, and money transmitter companies formerly under the supervision of the Commission but now out-of-business. File includes reports, forms, registration certificates, and other related records..Data is entered into the Consumer Industries Database (Electronic) File (Item 48097). (Comply with G.S.53-99 regarding confidentiality of records.)

**DISPOSITION INSTRUCTIONS:** Retention of e-mail records in this series is governed by G1 of the General Schedule for State Agency Records, which requires that e-mail be retained for ten years pursuant to Executive Order No. 18 issued July 7, 2009 by Governor Beverly Perdue. Destroy in office remaining records 5 years after company ceases doing business. Destroy records currently held in the State Records Center immediately.

**ITEM 342. CONSUMER INDUSTRIES LICENSEE REPORTS FILE.**

Annual and other reports of consumer finance, check-cashing, refund anticipation loan facilitators, and money transmitter companies. File includes consumer finance licensee annual reports (Form NCCF-1), check-cashing licensee annual reports, check-cashing licensee fee schedules, refund anticipation loan facilitators fee schedules (NCRAL-2), and consumer finance assessments due. File also includes balance sheets, statements of income and expenses, reconciliations of surplus or net earnings, analyses of loans, and affidavits. Information concerns corporate structure, possession and sale of chattels, consumer finance supervision and administration, and other related records. Data is entered into the Consumer Industries Database (Electronic) File (Item 48097). (Comply with G.S.53-99 regarding confidentiality of records.)

**DISPOSITION INSTRUCTIONS:** Transfer records to the State Records Center after 3 years. Records will be held for agency in the State Records Center 5 additional years and then destroyed.

**ITEM 343. CONSUMER INDUSTRIES LICENSEE EXAMINATION REPORTS FILE.**

Records regarding reports of examinations of consumer finance, check-cashing, refund anticipation loan facilitators, and money transmitter companies conducted in compliance with the applicable North Carolina consumer industries statutes (G.S. 53-164 et al.; G.S. 53.208.1 et al.; G.S. 53-245 et al.; and G.S. 53-275 et al.). Data is entered into the Consumer Industries Database (Electronic) File (Item 48097). Records dated January 26, 2009 and later for check-cashing and money transmitter companies have been scanned and entered into the Consumer Industries Database (Electronic) File (Item 48097). (Comply with G.S.53-99 regarding confidentiality of records.)

**DISPOSITION INSTRUCTIONS:** Transfer paper records (including paper records for check-cashing and money transmitter companies dated January 25, 2009 and earlier) to the State Records Center after 5 year(s).

Records will be held for agency in the State Records Center 5 additional years and then destroyed. Scan in office paper records for check-cashing and money transmitter companies dated January 26, 2009 and later. Destroy in office paper copies of scanned records after all quality control procedures have been completed. Scanned images are transferred to Consumer Industries Database (Electronic) File (Item 48097).

**ITEM 13223. MONEY TRANSMITTER COMPANIES FILE.**

Records concerning money transmitter companies which are required to purchase a license annually. File includes fee information, financial statements, lists of sub-agencies, correspondence, and a copy of each year's license.

**DISPOSITION INSTRUCTIONS:** Records transferred to Consumer Industries License Applications File (Item 13248).

**DEPARTMENT OF COMMERCE  
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CONSUMER INDUSTRIES SECTION**

**ITEM 13224. SUSPENSE CORRESPONDENCE (MONEY TRANSMITTER COMPANIES) FILE.**

Correspondence concerning requests for information regarding money transmitter companies in North Carolina.

DISPOSITION INSTRUCTIONS: Records transferred to Consumer Industries Correspondence File (Item 13245).

**ITEM 13245. CONSUMER INDUSTRIES CORRESPONDENCE FILE.**

Miscellaneous correspondence and requests for information in paper and electronic formats concerning consumer industries' laws and licenses and the office's dealings with consumer industries' licensees. (Comply with G.S.53-99 regarding confidentiality of records.)

DISPOSITION INSTRUCTIONS: Retention of e-mail records in this series is governed by G1 of the General Schedule which requires that e-mail shall be retained for ten year pursuant to Executive Order No. 18 issued July 7, 2009 by Governor Beverly Perdue. Destroy in office remaining paper and electronic records after 5 years.

**ITEM 13248. CONSUMER INDUSTRIES LICENSE APPLICATIONS FILE.**

Records concerning consumer finance, check-cashing, refund anticipation loan facilitators, and money transmitter companies' applications for licenses, certificates of registration, and business licenses as required by G.S. 53-168, G.S. 53-276, G.S. 53-208, and G.S. 53-247. File includes application materials for both initial and renewal filing and certificates of registration and related correspondence. Data is entered into the Consumer Industries Database (Electronic) File (Item 48097). Records dated May 2009 and later have been scanned and entered into the Consumer Industries Database (Electronic) File (Item 48097). (Comply with G.S.53-99 regarding confidentiality of records.)

DISPOSITION INSTRUCTIONS: Scan in office paper records. Destroy in office paper copies of scanned records after all quality control procedures have been completed. Transfer records dated prior to May 2009 to Consumer Industries Companies Out-of-Business File (Item 341) when licensee ceases to do business. Scanned images are transferred to Consumer Industries Database (Electronic) File (Item 48097).

**ITEM 13251. CONSUMER FINANCE LICENSEE CORRESPONDENCE FILE.**

Correspondence concerning Office of the Commissioner Bank's dealings with consumer finance licensees.

DISPOSITION INSTRUCTIONS: Records transferred to Consumer Industries Correspondence File (Item 13245).

**ITEM 48097. CONSUMER INDUSTRY LICENSEES DATABASE (ELECTRONIC) FILE.**

Electronic records concerning consumer finance, check-cashing, refund anticipation loan facilitators, and money transmitter companies supervised by the Office. Electronic file includes applications for licenses, reports, registration certificates, examination data, and other related data. Data is entered into this database from Consumer Industries Companies Out-of-Business File (Item 341); Consumer Industries Licensee Reports File (Item 342); Consumer Industries Licensee Examination Reports File (Item 343); and Consumer Industries License Applications File (Item 13248) and by regulated companies. (Comply with G.S.53-99 regarding confidentiality of records.) (File maintenance and backup procedures conducted daily by the Office of Commissioner of Banks Information Technology staff.)

DISPOSITION INSTRUCTIONS: Update in office routinely. Retain in office permanently.

**DEPARTMENT OF COMMERCE  
OFFICE OF THE COMMISSIONER OF BANKS  
NON-DEPOSITORY INSTITUTIONS DIVISION  
CONSUMER INDUSTRIES SECTION**

**ITEM 49965. CONSUMER INDUSTRIES COMPANIES OUT-OF-BUSINESS FILE.**

Records concerning consumer finance, check-cashing, refund anticipation loan facilitators, and money transmitter companies formerly under the supervision of the Commission but now out-of-business. File includes reports, forms, registration certificates, and other related records..Data is entered into the Consumer Industries Database (Electronic) File (Item 48097). (Comply with G.S.53-99 regarding confidentiality of records.)

DISPOSITION INSTRUCTIONS: Retention of e-mail records in this series is governed by G1 of the General Schedule for State Agency Records, which requires that e-mail be retained for ten years pursuant to Executive Order No. 18 issued July 7, 2009 by Governor Beverly Perdue. Destroy in office remaining records 5 years after company ceases doing business. Destroy records currently held in the State Records Center immediately.

**ITEM 50153. MONEY TRANSMITTER SURETY BOND FILE.**

Records in paper and electronic formats, including e-mail, concerning original surety bonds of money transmitters. Data is entered into the Consumer Industries Licensees Database (Electronic) File (Item 48097). Paper records dated July 1, 2010 and later have been scanned and entered into the Consumer Industries Licensees Database (Electronic) File (Item 48097). (Comply with applicable provisions of G.S. 53-99 and G.S. 53B regarding confidentiality of records.) Amended: 07-10-2012

DISPOSITION INSTRUCTIONS: Retention of e-mail records in this series is governed by G1 of the General Schedule for State Agency Records, which requires that e-mail be retained for 10 years pursuant to Executive Order No. 18 issued July 7, 2009 by Governor Beverly Perdue. Scan in office paper records dated August 1, 2010 and later. Transfer scanned images and other data to the Consumer Industries Licensees Database (Electronic) File (Item 48097). Destroy in office original surety bond and remaining records 5 years after termination of licensee and after all quality control procedures have been completed.